



MALAYSIA'S FINTECH LANDSCAPE

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Globalization And Technology Are Changing Us



1 trillion

objects expected to connect to the Internet by 2025

38
years

ADOPTION OF NEW TECHNOLOGIES IS ACCELERATING

Time to reach 50million users

13
years



Radio



TV

4
years



Internet

1
year



Facebook

88
days



Google

35
days



Angry Bird

19
days



Pokemon

TECHNOLOGICAL BREAKTHROUGH ARE SPEEDING UP

The path toward **mobile internet**



115
years

1876
first phone
call



16 years

1991
first
website



2007
first iPhone



UBER

World's largest
Taxi company

Owns NO



Taxis



World's largest
Accommodation provider

Owns NO



Real
Estate



World's largest
Phone companies

Owns NO



Telco
Infra



World's most
Valuable retailer

Owns NO



Inventory



Most popular
Media owner

Owns NO



Content



World's fastest
Growing bank

Owns NO



Actual
Money



World's largest
Movie house

Owns NO



Cinemas



World's largest
Software vendors

Owns NO



Apps



MDEC® Connecting businesses
and people to their digital future.

We help to build a vibrant

digital economy in Malaysia that attracts companies, talent and investment while enabling Malaysian businesses to play a leading part in the **global digital revolution**.



**Driving
Investment**



**Building
Local
Tech
Champions**



**Catalysing
Digital
Innovation
Ecosystems**



**Propagating
Digital
Inclusivity**

MALAYSIA: A NEW DAWN

Source: Malaysia A New Dawn 2018 Conference, 9 Oct 2018

OUTCOMES

1

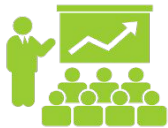
Accelerate the growth of Digital Tech Entrepreneurship

2

Widespread Digital Adoption



High Quality world class infrastructure at affordable prices



Tech Talent development



Increased cybersecurity vigilance



Development of platforms & enablers

Digital ID, Open Data and Open APIs



Legislation, policies and industry structures

that support the growth of the digital economy

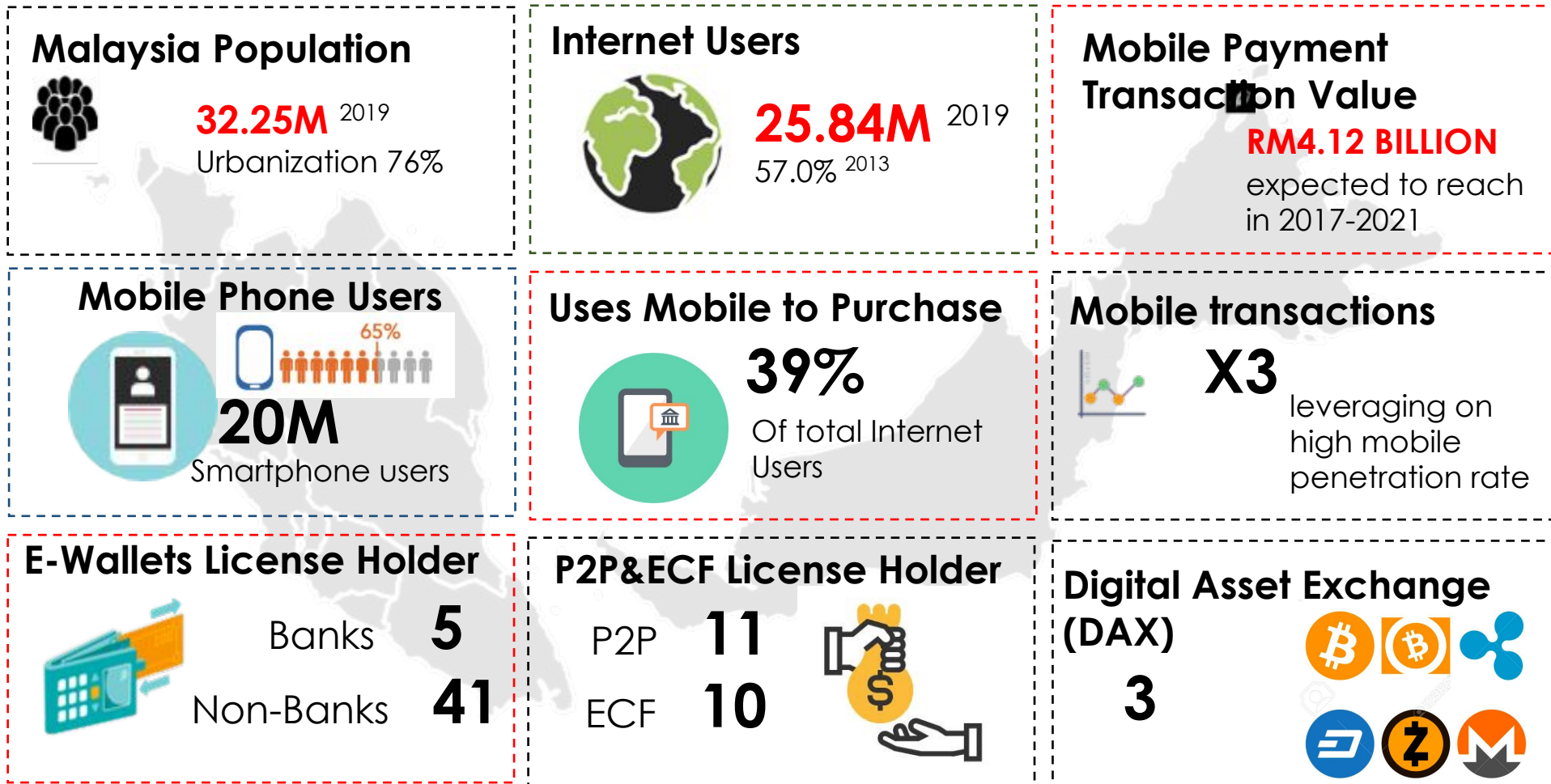
YB Gobind Singh Deo,
Communications & Multimedia Minister

The background image shows a hand holding a smartphone. The phone's screen displays a financial application with various stock market data, including indices like the Dow Jones and DAX, and a line chart showing market trends. The phone is positioned over a laptop keyboard, which is partially visible in the background. The overall scene is dimly lit, with the phone's screen being the primary light source.

WHAT IS FINTECH

Business that aims at **providing financial services** by making use of software and **modern technology**

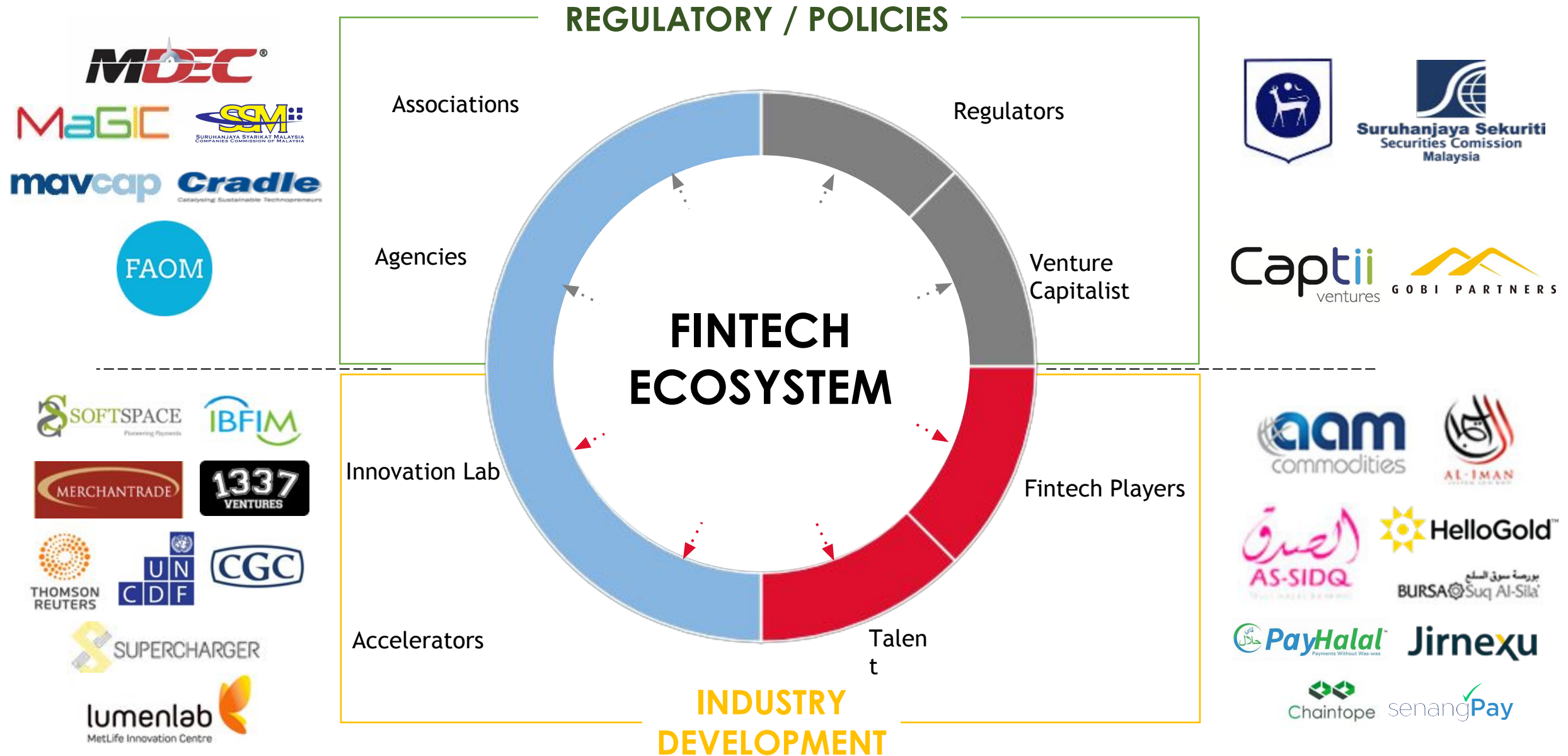
Malaysia Digital Landscape



Source:

1. <https://lavaprotocols.com/2016/03/14/mobile-malaysia-usage-infographic/> , March 2016
2. <http://www.themalaymailonline.com/money/article/groupon-malaysia-is-now-fave#sthash.52aQwmfv.dpuf> , Feb 2017

Fintech Ecosystem



Malaysia Fintech Companies



Fintech Initiatives

ORBIT

- Workspace for startups, professionals & corporates
- **International branding** for Fintech Malaysia
- Industry Partnership



ACCELERATORS

- Local and foreign Investments for FinTech startups; opportunity to collaborate with local Industry
- **Alpha Startups** (10 teams), **Supercharger** (10 teams)
- **UNCDF** to launch **3 cohorts** in 2019



REGULATORS

- **Regulatory bootcamp** with Regulators (BNM, Securities Commission and Industries) on Quarterly basis
- **Fintech Booster** to be launch in Q4 2019
- Fintech Malaysia **One stop Centre**



KEY DIFFERENTIATORS

- **UNCDF Digital Financial Innovation Hub** launched
- **Islamic Fintech Roadmap** with key stakeholders by Q4 2019



Private Public Partnership investment, Powered by MDEC

In Collaboration with Bank Negara Malaysia, Securities Commission, Financial Institutions

DIGITAL FINANCIAL INCLUSIVITY: Propagating digital adoption amongst the Malaysian public



Digital entrepreneurship using social media tools

..targeted at micro entrepreneurs, micro business & students



Empowering Malaysian talent as global online freelancers

..targeted at M40, degree holders, retrenched workers, SL1M etc.



Public using crowdsourcing model to earn income via online platforms

..targeted at B40, blue-collared workers, retirees, housewives etc.

Sharing Economy: Logistics

Use of community Resources & Assets to generate community income

..targeted at owner-operators of vehicles and logistics businesses

eLadang

Farmers adopting IOT, BDA in agricultural practices & application of digital economy business model

..targeted at new and existing farmers

Sharing Economy: Tourism

Use of community Assets and Skills in tourism to generate income

..targeted at individuals with tourism products and premise-owners



DIGITAL INCLUSIVITY

12



Allows B40 individuals to register as digital workers and perform simple digital-based tasks to generate additional, trustworthy income.



Connects Malaysian youth and micro-entrepreneurs to public Technical and Vocational Education and Training (TVET) institutions to develop their digital entrepreneurship.



eREZEKI: Part-Timers

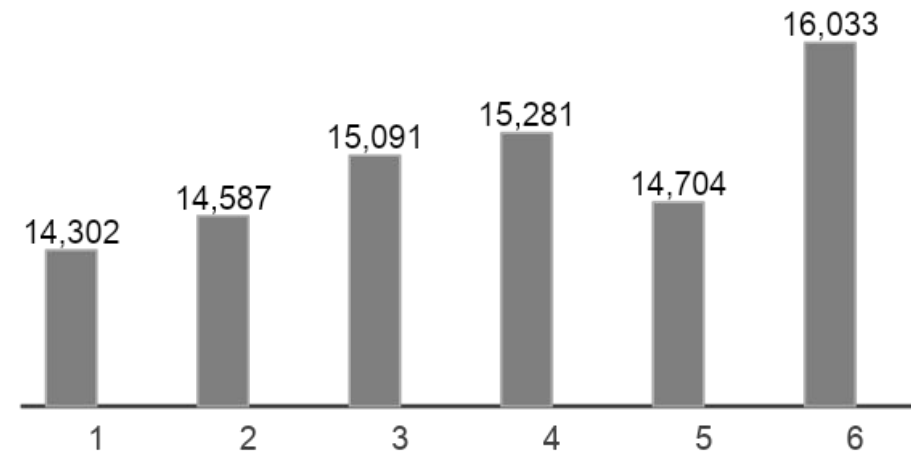
A plumber enabled by mobile app

TOMAS ARUKIASAMY (Plumber, Kajang)



“As a small-time plumber, it was difficult for me to look for customers. Then I discovered eRezeki and signed up on **ServisHero**. Now, I use ServisHero mobile app to secure more customers and schedule my appointments with them.”

Monthly Income (RM)

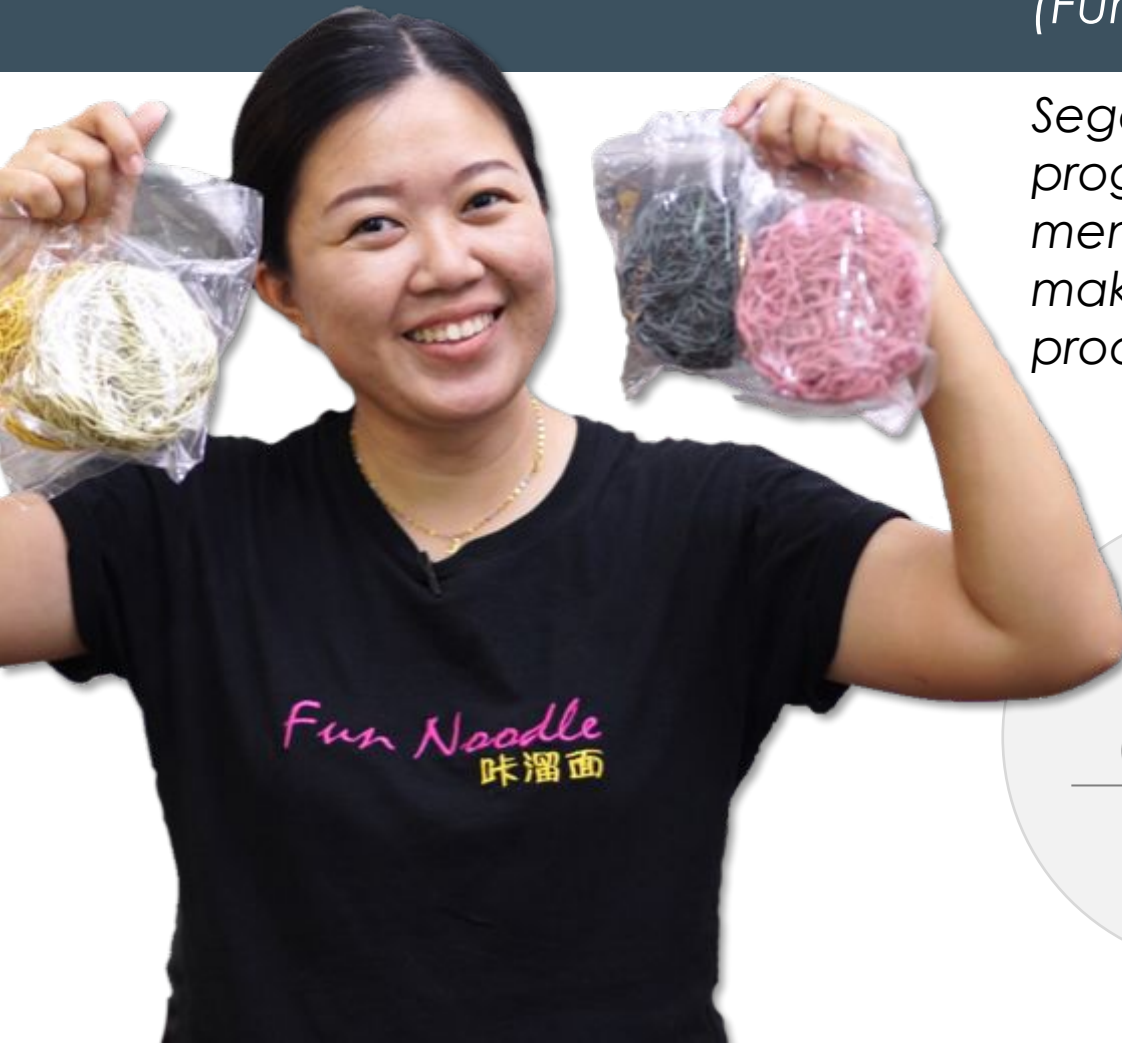


Average monthly income of RM15,000
ServisHero app helps improve his customer service and quality

Pengedar & Pengilang Produk Makanan

TAN KIM YEN

(Fun Noodles Founder, Tawau, Sabah)



Segala rahsia perniagaan online yang dikongsikan melalui program sebegini mampu memberi peluang untuk rakyat menjadikan hobi mereka untuk menjana pendapatan. Dari makanan kegemaran keluarga ianya mampu menjadi produk menembusi pasaran

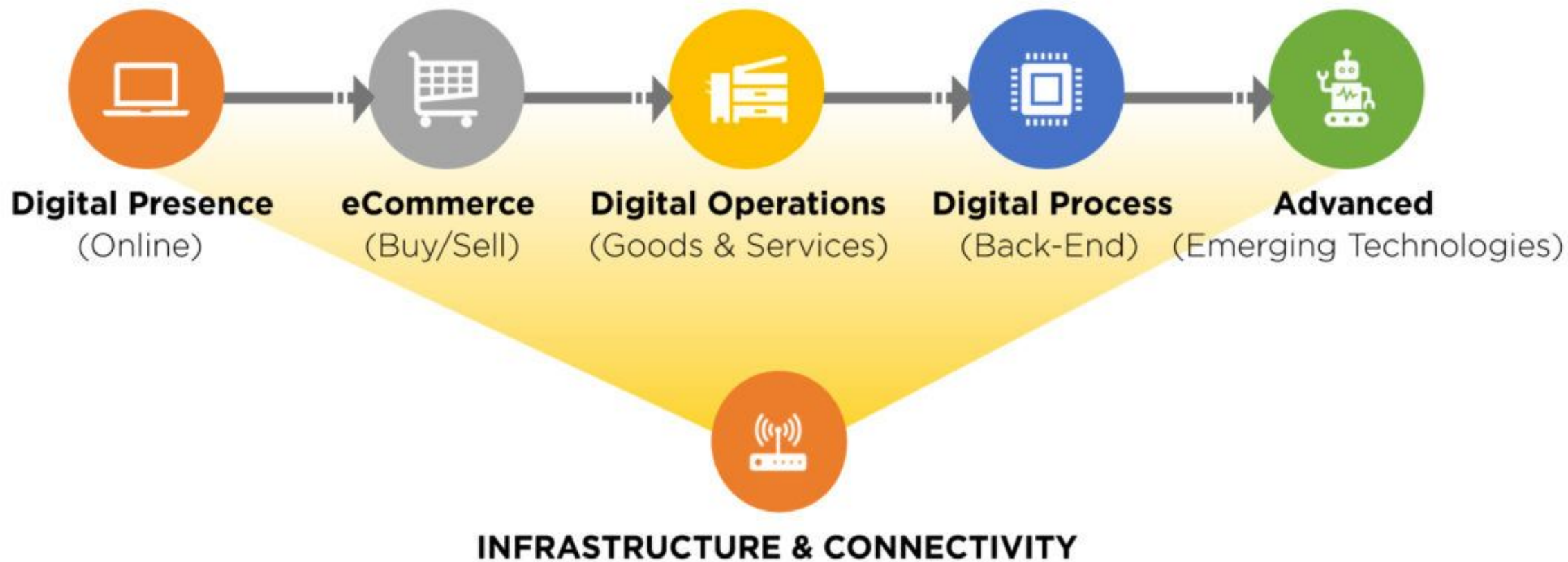
RM
(per month)
0
Before

RM12,50
0 (per month)

After



STARTING YOUR DIGITAL JOURNEY WITH EASY STEPS



Affordable and Validated Digital Tech Solutions for Adoption by Agriculture Smallholders to Improve Income

16

Expanding eLadang use cases

Transforming farming into a high income, scientific and data-driven profession

Agriculture Graduates



Existing farmers



eLadang

- Agtech and ROI validations
- Training/Knowledge transfer
- Digital supply chain
- Fintech adoption



Smart fertigation & pesticide



AI enabled grading



Cashless



Smart Temp & Humidity



Smart Aquaculture

Pilot on Chili use case in 2018:

- 20% reduction of fertilizer
- 50% reduction in manpower
- 90% Grade A chili produced



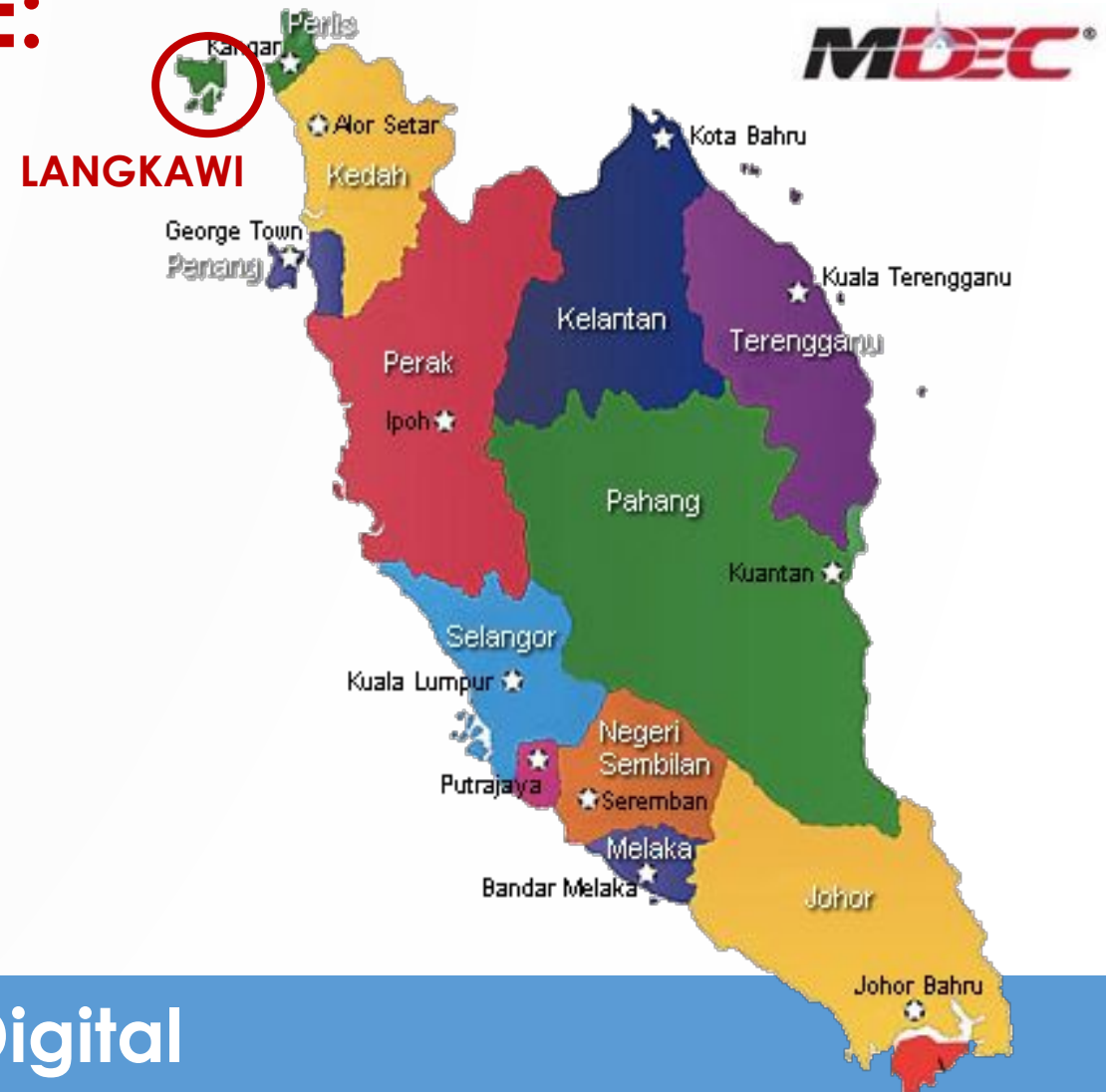
Digital Economy Farmers

eLadang Labs **Participants Criteria**

- Malaysian Citizen
- New grads & qualified farmers
- 18 years and above
- Basic knowledge in agriculture / livestock activities
- Own a SSM registered company (Enterprise/ Sdn Bhd)
- Have initial capital or willing to borrow
- Scale of Operation: 1 acre and above

MAKING DIGITAL TANGIBLE: “100 GO DIGITAL”

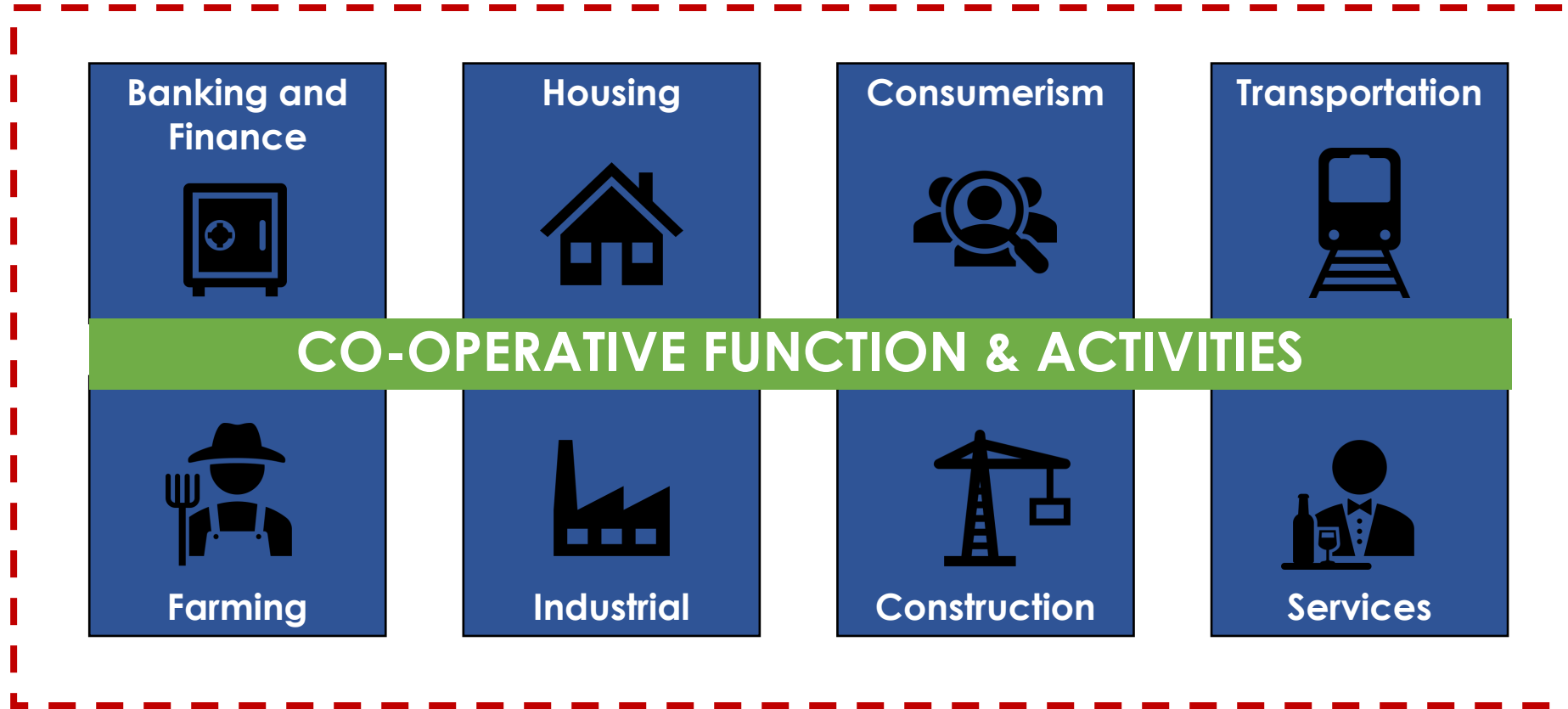
1. Provides easy steps for Malaysian SMEs to start their digital journey
2. A sector / location based digital initiative
3. For registered businesses with a premise or doing business at an allocated location
4. Helps achieve quick-wins through digital:
 - / Access New Market Segment
 - / Enhance Customer Experience
 - / Increase Sales



100 Go Digital

“An initiative to enable Malaysian businesses in key sectors/locations move towards digitalization, improving efficiency & customer experience.”

FINTECH for Co-operatives



and many more..

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☎ 1-800-88-8338 (within Malaysia)



THANK YOU

*"I'm Championing Malaysia's
Digital Economy"*

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